

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Gregory Lang Cowans

Case No. 17 B 04309

Debtor(s)

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/15/2017.
- 2) The plan was confirmed on 05/17/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/18/2018.
- 5) The case was Dismissed on 05/09/2018.
- 6) Number of months from filing to last payment: 11.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$16,728.99
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$16,728.99**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$703.64
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,703.64**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Ally Financial	Secured	25,590.00	25,420.59	25,420.59	0.00	0.00
American InfoSource LP	Unsecured	0.00	1,472.69	1,472.69	0.00	0.00
Avant LLC	Unsecured	15,135.00	14,385.48	14,385.48	0.00	0.00
Becket & Lee	Unsecured	411.00	924.94	924.94	0.00	0.00
BMW Financial Services	Unsecured	NA	0.01	0.01	0.00	0.00
BMW Financial Services	Secured	64,863.00	66,369.26	66,369.25	9,365.01	2,660.34
Cavalry SPV I LLC	Unsecured	1,932.00	1,965.70	1,965.70	0.00	0.00
CBNA	Unsecured	1,770.00	NA	NA	0.00	0.00
Chase Bank	Unsecured	4,429.51	NA	NA	0.00	0.00
Credit ONE BANK NA	Unsecured	35.00	NA	NA	0.00	0.00
Credit Union 1	Unsecured	1,469.00	1,494.44	1,494.44	0.00	0.00
Credit Union 1	Secured	11,747.00	11,621.01	11,621.01	0.00	0.00
Department Stores National Bank	Unsecured	0.00	130.54	130.54	0.00	0.00
Discover Bank	Unsecured	2,012.00	2,052.56	2,052.56	0.00	0.00
Illinois Department Of Healthcare And Fa	Priority	0.00	NA	NA	0.00	0.00
Midland Funding LLC	Unsecured	1,038.00	1,303.24	1,303.24	0.00	0.00
Nuvell Credit Company LLC	Unsecured	0.00	8,315.75	8,315.75	0.00	0.00
Portfolio Recovery Associates	Unsecured	2,493.00	2,776.98	2,776.98	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,939.00	1,964.47	1,964.47	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,997.00	1,977.54	1,977.54	0.00	0.00
Quantum3 Group	Unsecured	345.00	383.70	383.70	0.00	0.00
Resurgent Capital Services	Unsecured	0.00	470.41	470.41	0.00	0.00
Sterling Jewelers Inc	Unsecured	3,443.00	3,492.67	3,492.67	0.00	0.00
Toyota Motor Credit Corporation	Unsecured	0.00	19,687.68	19,687.68	0.00	0.00
World's Foremost Bank	Unsecured	3,998.00	4,092.28	4,092.28	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$103,410.85	\$9,365.01	\$2,660.34
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$103,410.85</b>	<b>\$9,365.01</b>	<b>\$2,660.34</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$66,891.08</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,703.64</u>
Disbursements to Creditors	<u>\$12,025.35</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$16,728.99</u></b>
------------------------------	---------------------------

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/09/2018

By: /s/ Marilyn O. Marshall

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.